

BNP PARIBAS, COMMITTED TO SUPPORT



BNP Paribas' CSR strategy, aligned with the 17 SDGs, aims to contribute towards building a more sustainable world.



BNP PARIBAS

The bank for a changing world

17 commitments to change the world



Launched in 2015, the Sustainable Development Goals (SDGs) are a call to all stakeholders in society to put in place resources and to take action to build a more inclusive and sustainable future. They are broken down into 17 theme-based objectives, aiming to eradicate poverty, increase resilience to climate change, and ensure a prosperous future for everyone. BNP Paribas has risen to the challenge, covering all of these 17 objectives.

At the end of 2019, 180 billion euros were allocated to financing the SDGs and the energy transition (compared with 168 billion in 2018). The Bank took its commitment even further, signing the UN's Principles for Responsible Banking in 2019 and thus confirming the alignment of its business model with the SDGs and the Paris Agreement. The Group is committed to financing and supporting its clients in the most ethical way by coordinating its activities with the major global issues, and has also redefined the framework of its mission, publishing its "Reason for Being" statement. On the strength of this commitment, BNP Paribas is thus ensuring the full integration of all its commitments at the social, economic, environmental and civic level into all of its activities. Many resources have been mobilised to build an economy aligned with the Sustainable Development Goals; we invite you to find out more by reading on."



Laurence Pessez
Head of Corporate Social
Responsibility,
BNP Paribas
[@LaurencePessez](https://twitter.com/LaurencePessez)



**180 BILLION
EUROS IN 2019**
in funding for companies
working towards the
energy transition
and sectors considered to be
contributing directly
to the **Sustainable
Development Goals***

*vs. 168 billion in 2018



**End poverty
in all its forms
everywhere**

**767 million people
still live in extreme
poverty on less than
\$1.90 a day.**

As a banker or a patron, BNP Paribas is committed to poverty reduction. The objective is to encourage financial inclusion and support fragile populations.

COMBATING OVER-INDEBTEDNESS

The Group is committed not only to increasing access to affordable loans, but also to preventing over-indebtedness.

For example, our Retail Bank in France has established a dedicated process to help clients experiencing financial difficulties, supported by the expertise of 300 specialists in personal finance solutions. In 2019, a dedicated client process was introduced to increase the proactivity of in-branch advisors. The objective was to prevent deterioration in circumstances that could lead to over-indebtedness. These advisors can offer loan payment deferrals or insurance solutions, or direct the client towards associations that specialise in personal finance support and awareness.

BNP Paribas Personal Finance has rolled out a system to identify and support clients who are experiencing difficulties in the countries where it operates.

EDUCATION IN PERSONAL FINANCE TO IMPROVE INTEGRATION

Personal financial management education represents an effective way to prevent over-indebtedness and encourage economic development.

"Responsible Budgeting", an online platform aimed at young people and their families, as well as teachers, uses serious games to help them manage their personal finances better. Since 2019, this platform has been accompanied by various different support initiatives, and helped 50,000 young people in 2019 vs. 21,000 in 2018.



84 MICROFINANCE INSTITUTIONS WORLDWIDE

By supporting microfinance, the Group is actively engaged in poverty reduction via financial inclusion. 30 years of action in this area have seen more than 2 million people benefiting from microloans, funded indirectly by BNP Paribas via Microfinance Institutions (MFIs). Over 30 years, the Group has financed 84 MFIs in 33 countries, with loans totalling 900 million euros. A positively huge economic impact!

MAJOR ACTOR FOR SUSTAINABLE AND INCLUSIVE FINANCE

In 2020, BNP Paribas was rewarded as the "World's best bank for Financial inclusion & World's best bank for corporates". This prize recognizes the work accomplished for more than 30 years.

2

ZERO
HUNGER

**End hunger
and promote
sustainable
agriculture**

**World food production
must increase by
70 % to feed 2.3 billion
more people by 2050.**

BNP Paribas has implemented a number of initiatives to help reduce hunger in the world by financing the agricultural sector, developing dedicated investment products for this sector, supporting associations operating in this area, etc.

RESPONSIBLE FINANCING FOR AGRICULTURE

BNP Paribas has entered into a partnership with the United Nations Environment Programme in connection with the Microfinance for Ecosystem-based Adaptation project. Thanks to this initiative, small farmers in Senegal and Colombia are able to access innovative financing solutions to help them adapt to climate change. So far, the programme has granted nearly 13,000 loans for a total of 17 million dollars.



ADAPTING TO CLIMATE CHANGE

In Senegal, where women represent more than 70% of the agricultural workforce, BNP Paribas finances 1.8 million dollars (out of 7 million) of the UN Women's AgriFed programme, which aims to increase economic empowerment and resilience to climate change for 15,000 women farmers. This programme will enable these women to access loans, land and agricultural technologies that will improve their performance and ensure their independence.



Ensure healthy
lives and
promote
well-being
for all
at all ages



Since 1990, the
number of under-
five deaths has more
than halved reaching
5.4 million in 2018.

To promote health and well-being, BNP Paribas is taking action among its employees and its clients, as well as in the community via its sponsorship activities.



DONATIONS FOR VULNERABLE WOMEN

At the end of 2019, a campaign to support access to health and hygiene for vulnerable women in France, Madagascar and the Philippines resulted in a payment of more than 260,000 euros to partner NGOs of the Rescue & Recover Fund.

In total, more than 400,000 euros were collected for NGOs throughout the year.

GLOBAL MOBILISATION TO FIGHT COVID-19

BNP Paribas and its subsidiaries have mobilised to have a direct impact on the hospital system, medical research, and institutions that help vulnerable people. This action for the community represents the highest priority in the **emergency support plan** launched in April 2020 to reinforce the Group's response to the crisis, which brings its financial commitment to 55 million euros.

FUNDING WITH A POSITIVE IMPACT

BNP Paribas acted as joint lead manager in the issue of the 1 billion-euros bond developed by the Nordic Investment Bank in response to the Covid-19 pandemic. This bond is intended to finance projects that aim to ease the social and economic impact of the pandemic, and is the first of its type on the European market. The bond will be available to eight member states (Denmark, Estonia, Finland, Iceland, Latvia, Lithuania, Norway and Sweden) with its maturity fixed for 2023. The funds raised will be used to improve the effective functioning of the healthcare systems.

In 2019, BNP Paribas was the co-signatory for a loan of 1.5 million euros to Ipsen, the conditions of which are indexed to the number of employees giving their working time to associations dedicated to healthcare.

SUPPORT FOR PEOPLE WITH DISABILITIES

BNP Paribas Cardif operates in Turkey via life insurance Engelsiz Hayat Değer, which was set up for families who have children with disabilities. This life insurance policy includes support services to make their lives easier (reductions on hospital bills, physical therapy, etc.).



**Ensure inclusive
and quality
education for
all and promote
lifelong learning**



**Enrollment in
primary education in
developing countries
has reached 91% but
57 million children
remain out of school.**

BNP Paribas takes action on this SDG via three initiatives:

- ♦ ongoing training of its employees;
- ♦ access to school and professional training via its Foundation;
- ♦ education on personal finance among the general public.

SOLIDARITY AT ALL STAGES

- BNP Paribas was instrumental in the launch of "L'Ascenseur" (the "Elevator") - a unique location within Europe, dedicated to education, employment, sport and culture for young people from underprivileged backgrounds.



- The social impact bond launched by Article 1, financed by BNP Paribas and co-structured with Citizen Capital, aims to reduce the school drop-out rate in several agricultural education institutions in Hauts-de-France and Occitanie. The objective is to improve academic perseverance and ambition for 1,130 students from vocational streams - mainly scholarship students.

- Since 2012, the BMCI Foundation in Morocco has supported the Al Jisr Association, which sets up libraries within public schools in underprivileged areas. In total, more than 300 schools have been equipped with a provision of more than 76,000 books, benefiting over 180,000 students.

COMBATING SCHOOL DROP-OUT IN URBAN NEIGHBOURHOODS

Through the "Project Banlieues", the fight against drop out, managed in collaboration with AFEV, provided support for 16,800 children and young people in 2019.

Thanks to its partnership with the association EPA (Entreprendre Pour Apprendre), the BNP Paribas Foundation set itself the objective for the 2019-2020 school year of encouraging nearly 8,000 young people from vocational pathways to participate in Mini-Entreprises. The idea is to bring young people together for a day, to think about and discuss solutions to a problem submitted by a partner.

ENGAGEMENT IN SEINE-SAINT-DENIS

In 2009, BNP Paribas celebrated its 10th anniversary in this region with the launch of Odyssée Jeunes. 10 years later, this sponsorship programme has financed 1,200 educational school trips. Around 50,000 students from 137 schools have participated.

In 2019, BNP Paribas signed the "SSD Egalité" (SSD Equality) charter, reaffirming its commitment to the department via six action areas: education/youth; employment; entrepreneurship; attractiveness of the region; ESS/energy transition; and solidarity.



Achieve gender equality and empower all women and girls

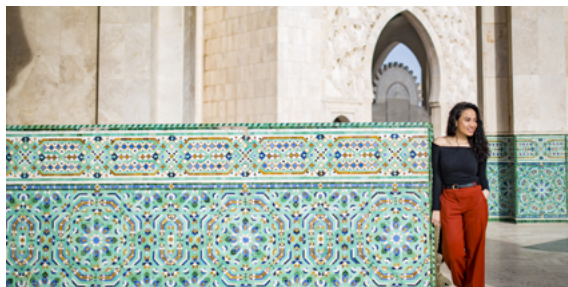
About two thirds of countries in the developing regions have achieved gender parity in primary education.

BNP Paribas is committed to gender equality via the development of proactive policies that encourage gender equality among its employees and the promotion of female entrepreneurship.

SUPPORT FOR FEMALE ENTREPRENEURS IN MOROCCO

A funding agreement between BMCI and the Moroccan entrepreneurship network Réseau Entreprendre Maroc (REM) provided 1 million Moroccan dirhams to finance female entrepreneurs and social enterprises in Morocco.

"Women in Business", created in 2018 out of a partnership between BMCI and the European Bank for Reconstruction and Development, finances and supports Moroccan SMEs led by women. It was renewed in 2019 and has led to a meeting on the financing of the economy and the promotion of female entrepreneurship.



“Equality between men and women will lead to a better future and improve our development, for a fairer world. »

Jean-Laurent Bonnafé,
Director and CEO of BNP Paribas



PROMOTION OF GENDER EQUALITY WITHIN THE GROUP

Signed by all members of the BNP Paribas Group Executive Committee, the #JamaisSansElles charter marks a new stage in the Group's actions in favour of gender diversity and equality. The Group became the first CAC 40 company to join the #JamaisSansElles movement, which promotes diversity. The male members of BNP Paribas' Executive Committee made a commitment that they will no longer participate in any events, internal or external, with more than three speakers without a woman included (debates, expert panels, round tables, etc.).

By 2021, the number of signatories to this charter will be increased to include the 100 principal executive manager and directors within the Group.



Ensure
access to water
and sanitation
for all

Over 660 million
people don't have
access to drinking
water resources.

To guarantee access to water and sanitation, and ensure sustainable management of water resources, BNP Paribas has developed a range of financing and investment products. Moreover, in the event of a natural disaster, the Rescue & Recover Fund acts rapidly to restore access to water.



PROJECT FINANCING: ACCESS TO WATER AND SANITATION

At the end of December 2019, the sums managed by the Aqua fund had reached approximately 2.7 billion euros, financing international companies operating in water treatment and sanitation technologies as well as in the quality and management of water pipelines.

FLEXIBLE LOANS BASED ON ESG CRITERIA

In 2019, Kerry Group took out a loan with BNP Paribas for a total of 78 million euros, with a flexible interest rate based on the group's achievement of its water consumption reduction target, measured by the intensity of its water usage.

MOBILISING FUNDS IN AN EMERGENCY

Thanks to a massive response from donors, more than 63,000 euros were raised and paid out to NGOs after Cyclone Idai hit Mozambique. This sum supported the action by CARE in Mozambique, especially the distribution of safe drinking water and chlorine to combat water pollution and the spread of cholera.





Ensure access
to affordable,
reliable,
sustainable and
modern energy
for all

By 2030, the global
demand for electricity
is estimated to
increase by 70%..

By increasing its financing for renewable energies to 18 billion euros by 2021, BNP Paribas maintains its reputation as a committed participant in the fight against climate change.



BNP Paribas has implemented a proactive strategy for the financing of renewable energies with funding of 15.9 billion euros in 2019 and an increased objective of 18 billion euros by the end of 2021.

GREEN PRODUCTS

In 2019, the total capital invested by BNP Paribas in green bonds amounted to 9.8 billion dollars, and 12.2 billion euros in sustainable bonds. This includes the investment in the first sovereign green bond in Latin America, issued in Chile for a total of 1.4 billion dollars. It will especially finance projects linked to renewable energies and the protection of the environment.

Other innovative bonds are being developed, such as the SDG-linked bond for 2.5 billion euros with ENEL, the Italian energy company. Coupons for these bonds are linked to the achievement of SDGs 7 and 13.

SUPPORTING COMPANIES

The Group supported and financed the EDF Renouvelables and Enbridge consortium for its first French offshore wind project with 80 turbines, representing an electricity production capacity of 480 MW, for a total investment of 2 billion euros. BNP Paribas ranks highest in terms of financing for renewable energy projects in the EMEA zone and third overall in the world.

SUPPORTING START-UPS IN THE ENERGY TRANSITION

The Group has already invested 56 million euros to support start-ups that specialise in the energy transition, including 20 million euros in 2019, from its equity capital.

Start-ups receiving support since 2019 include Sierra Energy, which transforms all types of waste into energy without combustion, and ekWateur, a French company supplying green and renewable energy (electricity and biomethane) to individuals and local communities.

Promote inclusive
and sustainable
economic growth,
employment
and
decent work
for all



470 million jobs are
needed globally
for new entrants to
the labour market
between
2016 and 2030.

From SMEs to international corporations, including start-ups, BNP Paribas supports all types of company profiles. By providing ethical funding and by investing responsibly, the Bank contributes to the economic development of the company as a whole, and encourages the creation and sustainability of jobs.



DEVELOPMENT OF SOCIAL IMPACT BONDS (SIBs)

In 2020, BNP Paribas and the European Investment Fund launched a 10 million euro fund for a co-investment in Social Impact Bonds in the European Union. One of the projects financed by BNP Paribas is Solidarités Nouvelles face au Chômage (SNC). This project is intended to help the long-term unemployed to get back to work via an original approach focusing on two areas: first, with its partner VAE les 2 Rives, promoting and supporting work experience accreditation (VAE) for the long-term unemployed; and second, maximising people's chances of remaining employed after their first few months of vocational reintegration by providing dedicated support.

SOCIAL ENTERPRISES WITH A POSITIVE IMPACT

The Bank supports 2,500 social companies (including Microfinance Institutions and some Tech-for-Good companies), offering banking services or funding.

JOB-SEARCH FUNDING WITH A POSITIVE IMPACT

Across the world, 90 billion euros' worth of Sustainability-Linked Loans* were entered into in 2019, especially for access to housing, via Optivo. This social housing association owns 45,000 apartments and accommodates nearly 90,000 people. The amounts earned in interest on this loan will be used to support 1,000 people in their search for employment.

PROMOTING COMMITMENT TO WORKERS' RIGHTS

In 2018, BNP Paribas signed an agreement on fundamental rights in the workplace and the establishment of a worldwide labour foundation, with the UNI Global Union (the Global Agreement). The Group is committed to applying the same standards with regard to respecting Human Rights in the workplace and working conditions, throughout the world. This agreement, which applies to 200,000 employees, will continue to improve quality of work life and working conditions within BNP Paribas.

* Sustainability-Linked Loans (SLLs), which were previously called Positive Impact Loans (PILs), offer a flexible interest rate that changes in line with the achievement of environmental and/or social objectives set by the borrower.

BNP Paribas has maintained its reputation as the leading bank for start-ups and innovative companies, offering the most comprehensive banking and financial framework on the market for the promotion of innovation.



START-UPS AND INNOVATION COMPANIES

BNP Paribas has developed an ecosystem that is designed to favour the development and support of innovation companies. This support, which is particularly active in the domestic markets, includes:

- 60 support hubs (the We Are Innovation hubs - WAIs) in France, including one that specialises in Fintechs, consisting of dedicated employees;
- 5 start-up houses, in Belgium, Turkey, Italy, Luxembourg and France, where teams join every day Fintech developers, online operators and start-ups to co-create;
- acceleration programmes that link start-ups with large clients of BNP Paribas (medium and large cap companies) for six months of co-innovation (WAI Boost);
- adapted products and services, especially investments products. In 2019, nearly 500 start-ups received support from the BNP Paribas innovation hubs.

SUPPORT FOR SMEs VIA AGREEMENTS WITH DEVELOPMENT BANKS AND INSTITUTIONS

Thanks to nearly 1 billion euros in partnerships, BNP Paribas offers support to SMEs (Tunisia), export and energy efficiency (Morocco and Poland), and female entrepreneurship (Turkey, Morocco, etc.) and even finances greener maritime transport (partnership with the European Investment Bank).

SUPPORT FOR THE DEVELOPMENT OF INFRASTRUCTURE IN DEVELOPING ECONOMIES

BNP Paribas has co-financed a Sustainability-Linked Loan (a positive impact loan) for 1.5 billion euros to Iberdrola. This loan is intended to finance the development of accessible and resilient infrastructures in developing economies. Its conditions are indexed to indicators that relate to:

- access to energy for 16 million people between now and 2030 via the Iberdrola Electricity For All programme;
- increasing the share of renewable energies.

Build resilient
infrastructure,
promote
sustainable
industrialization
and foster
innovation

Quality infrastructure
is positively related to
the achievement
of social, economic
and political goals.



Reduce inequality within and among countries

On average—and
taking into account
population size—
income inequality
increased by 11%
in developing
countries between
1990 and 2010.

Reducing inequality is a key priority in achieving harmonious economic development. It applies not only between countries, but also within each country.

COMBATING INEQUALITY WITHIN COUNTRIES

In 2019, BNP Paribas Foundation extended its policy of supporting local charities to 80% of residents in urban priority neighbourhoods. 186 associations benefited from this support during 2019, for a budget of 590,000 euros.

BNP Paribas has also continued to develop Social Impact Bonds (SIBs) to generate a positive social impact and especially to face up to the fight against inequality challenges.

Between 2016 and 2019, BNP Paribas was involved in co-structuring 9 SIBs in France and in the United States, on varied themes as child welfare, access to employment, equal opportunities, etc.

FINANCIAL SERVICES ACCESSIBLE TO ALL

Nickel offers an account for everyone, above the age of 12, with no conditions and no minimum income, allowing people who have been under a “banking ban” to make a fresh start in life. At the end of 2019, nearly 1.5 million Nickel accounts were opened (32% more than in 2018) 78% of whom declared an income lower than 1,500 euros per month.



ENCOURAGE SOCIAL INCLUSION

Helping integration of refugees

In 2019, BNP Paribas renewed its support plan for the integration of refugees, - an investment of 4.5 million euros over three years. This programme is now operational in 10 European countries.

BNP Paribas Foundation coordinates these initiatives along with Simphon. The objective is to support 280 refugees in finding employment by providing training that enables them to acquire IT skills and to learn French.

Protect the most vulnerable

In France, in the last 10 years, the number of homeless single women has doubled. These women are particularly exposed to danger on the streets, and find it difficult to access healthcare. In 2019, BNP Paribas Foundation therefore joined forces with Samusocial to inaugurate a centre dedicated to women's hygiene and healthcare (nurses, gynaecologists, etc.) in Paris.

**Make cities
inclusive, safe,
resilient and
sustainable**

**By 2030, almost
60% of the world's
population will live
in urban areas.**

BNP Paribas contributes to building sustainable cities, both via real estate programmes or the promotion of soft mobility.

SUPPORT FOR INDIVIDUAL CLIENTS IN THE REDUCTION OF THEIR ENERGY CONSUMPTION

The retail bank in France has rolled out products for a total amount of more than 3.2 billion euros promoting the energy efficiency of cars (Prêt Auto Ecologique) and the energy renovation of buildings (EnergiBio).

In Belgium, BNP Paribas Fortis provides green loans aimed at improving the energy efficiency of residential buildings either through renovation works or new development.. At the end of 2019, these green loans totalled 3.3 billion euros.

In the United States, Bank of the West offers a reduced interest rate on some real estate loans to promote energy renovation projects. At the end of 2019, more than 40 applications had been approved, for a total of 6.1 million dollars.



PARTNERSHIPS IN SUPPORT OF ENERGY EFFICIENCY

BNP Paribas' Personal Finance subsidiaries have entered into partnerships with energy companies and suppliers of equipment to offer innovative financing solutions:

- Domofinance in France, with EDF, financed 41,250 personal projects for more than 1.2 billion euros;
- In Poland, the partnership with Innogy financed more than 10,000 installations;
- In the United Kingdom, the collaboration with E.ON resulted in a service that links diagnostics and financing products for energy efficiency projects.

REAL ESTATE - A RECOGNISED SUSTAINABLE APPROACH

With 100% of its corporate business benefiting from high-level environmental certification, BNP Paribas Real Estate ranks fourth in the top 10 low-carbon property developers and was awarded a gold medal (with a score of 64/100) by EcoVadis.

In Germany, the Property Management business offers its clients "Green Energy" contracts to reduce their emissions and their costs.

PROMOTION OF SUSTAINABLE MOBILITY

In Belgium, Arval has teamed up with Engie to found Numobi, an integrated leasing offering for electric cars. The service supports businesses and individuals opting for electromobility.

The sustainable mobility offering from BNP Paribas Leasing Solutions finances charging stations for electric vehicles. By offering this service to companies, it facilitates the take-up of low-carbon vehicles by increasing the number of stations available.

Responsible consumption means taking the environment into account in the design of products - making sure they can also be recycled.

THE CIRCULAR ECONOMY

In 2019, the Group joined the French national institute for the circular economy (INEC), which aims to contribute, amongst other things, to the introduction of robust quantification tools for the financial sector.

In 2019, the Bank reinforced its offering in the circular economy, in particular with the creation of BNP Paribas 3 Step IT, which offers companies a comprehensive service for the management of their IT hardware at each stage of their life cycle. The Bank also launched the first exchange-traded fund (ETF) dedicated to the circular economy.



RESPONSIBLE PURCHASING

The paper policy **aims to increase the share of responsible paper used** (from recycling or sustainably managed forests, i.e. more than 50% recycled or certified PEFC or FSC) to 80% in 2020. 72% of paper used was responsible paper in 2019, vs. 62.5% in 2018, thus contributing to the protection of forest ecosystems and their biodiversity.



EMPLOYEES GETTING INVOLVED!

2019 was also the year of the first global initiative by BNP Paribas for World Clean Up Day: several hundred employees took part in litter-picking events on four continents: Asia, America, Africa and Europe.

Ensure
sustainable
consumption
and production
patterns

Each year, an estimated one third of all food produced ends up rotting in the bins of consumers and retailers, or spoiling due to poor transportation and harvesting practices.



Take
urgent action
to combat
climate change
and
its impacts

The IPCC estimates
we have to limit
the increase
of the global
average
temperature
in 2°C by 2100.

As part of its commitments to the environment, BNP Paribas promotes financial innovation in favour of the energy transition, and has reinforced its management of the risks linked to this transition.

BNP PARIBAS: A CARBON NEUTRAL BANK

Across the scope of its businesses (direct emissions, indirect emissions associated with energy purchases and business travel), BNP Paribas is continuing to reduce its energy consumption and its greenhouse gas emissions, as well as offsetting its residual emissions. The Group has thus been carbon-neutral within its operational scope since 2017.

FINANCIAL INNOVATION

In March 2019, BNP Paribas launched THEAM Quant Europe Climate Offset, the first French-law UCITS (Undertaking for collective investment in transferable securities) with a system for offsetting carbon emissions. The objective of this fund is to combine financial returns on the European equity market with a positive impact in terms of climate change.

SUPPORT AT ALL LEVELS

Donations from Group employees, matched by the Bank, have financed a number of initiatives by partner NGOs of the Rescue & Recover Fund for populations living in zones that are particularly vulnerable to the effects of climate change, including the victims of Cyclone Idai in Mozambique in March 2019.



WOMEN, AGENTS FOR CHANG

The One Planet Fellowship, an initiative by AWARD (African Women in Agricultural Research and Development) aims to help more than 600 researchers (more than half of whom are women) in their work on resilience and techniques for adapting to climate change, which is already hitting Africa hard. This five-year programme has a budget of 15 million dollars.

WITHDRAWING FROM COAL TO ACCELERATE THE ENERGY TRANSITION

BNP Paribas confirmed its leading position by announcing withdrawal from coal by 2030 in OECD countries and by 2040 for the rest of the world, for its electricity-producing clients. BNP Paribas is also fully committed to ending, as soon as possible, all relationships with clients developing new coal-based production capacities and will no longer accept any new clients whose share of coal-based electricity generation capacity is greater than 25%.

**Conserve
and sustainably
use the oceans,
seas
and marine
resources**

**As much as 40% of
the world oceans
are heavily affected
by human activities,
including pollution,
depleted fisheries,
and loss of coastal
habitats.**

Oceans occupy an essential place on our planet, and preserving them has become crucial. BNP Paribas is committed to the responsible financing of businesses that have a positive impact on our oceans.

BNP PARIBAS STATES ITS POSITION ON OCEAN CONSERVATION

In 2019, BNP Paribas adopted a public stance on Ocean Conservation, in order to summarise the actions it has already taken and make new commitments relating to the preservation of the oceans. The Group, which has made the fight against climate change a key priority, recognises the importance of the oceans' natural capital. It has therefore committed to regulating its financing and investments that have an impact on the oceans, and supporting positive initiatives that aim primarily to reduce greenhouse gas emissions by the maritime transport sector, including 1 billion euros to finance the energy transition of vessels by 2025.

SUPPORT FOR INNOVATIVE START-UPS

BNP Paribas supports companies that are innovating in the area of ocean protection:

- Agriloops has been working since 2018 on the development of an aquaponics farm. This pilot project farms prawns and grows vegetables by means of a system that uses 90% less water.
- Lactips is developing a method for recycling milk that is unfit for human consumption to make non-edible packaging materials.



SIGNATURE OF THE POSEIDON PRINCIPLES

In December 2019, BNP Paribas signed the Poseidon Principles, which promote the decarbonisation of the maritime transport industry by integrating climate criteria into banks' portfolios and credit decisions. Their objective is to meet the goal set by the International Maritime Organisation (IMO) to reduce greenhouse gas emissions in maritime transport by at least 50% by 2050 (compared to 2008 levels).

BNP Paribas is involved in the development of Green Marine Europe, a programme of voluntary environmental certification for the European shipping industry, led by Surfrider Foundation. The Group also organises plastic pollution awareness days for employees, as part of with the volunteer programme #1MillionHoursToHelp.



Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss



Forests are home to more than 80% of all terrestrial species of animals, plants and insects.

Exploitation of forests, can result in many different harmful effects on local communities, climate change and ecosystems. BNP Paribas is committed to protecting our forests and safeguarding the life that they contain.

FINANCIAL SUPPORT FOR THE PRESERVATION OF BIODIVERSITY

In Belgium, BNP Paribas Fortis is providing financial support for Natagora and Natuurpunt, two organisations that are active in the protection of nature and biodiversity, by contributing part of the entry fees and management fees from one of its principal investment funds. Thanks to this financial support, Natagora and Natuurpunt can buy land with a view to increasing the size of their current nature reserves. In five months, from May to the beginning of October, they received 70,000 euros, allowing them to manage an additional surface area the size of 10 football fields.

RESEARCH FOR BIODIVERSITY

Launched in 2010 by BNP Paribas Foundation, Climate Initiative, which was renamed Climate & Biodiversity Initiative in 2019, has already provided support totalling 18 million euros for 27 research projects led by researchers, professors and engineers. Between 2020 and 2022, BNP Paribas Foundation will highlight the nine winners of its fourth call for projects, which relate to various issues linked to the interactions between climate and biodiversity, such as the impacts of melting ice caps on global biodiversity, the resilience of coastal ecosystems in the face of extreme climate events, and the reforestation of disrupted ecosystems.



COMMITTED TO PROTECTING BIODIVERSITY WITH ITS CLIENTS

BNP Paribas Real Estate is working with SSE Thermal on a project intended to improve the impact of its portfolio on biodiversity. It aims to use technical expertise to generate a positive impact for biodiversity and thus contribute to the improvement of natural habitat.



Promote just, peaceful
and
inclusive societies

Corruption, bribery, theft
and tax evasion cost some
\$1.26 trillion for developing
countries per year.



Revitalize
the global partnership
for
sustainable development

To move from
engagement to action,
solid, inclusive
and integrated
partnerships are needed
in all levels.

STRENGTHENED GOVERNANCE

In the area of financial security, the Group has reinforced its system for anti-money laundering and combating the financing of terrorism (AML/CFT). The operational roll-out of new standards relating to the surveillance of transactions and management of AML/CFT alerts continued across the entire Group, with effective implementation at the end of 2019 in the entities concerned.

As a result of the publication of the "SAPIN II" law, relating to transparency, anti-corruption and the modernisation of economic life, BNP Paribas system for prevention and corruption management has continued to be reinforced.

The governance has been strengthened by the increasing involvement of contact points among the business units and functions.



EMPLOYEES ARE MORE AND MORE INVOLVED

By the end of 2019, 94.4% of the 178,442 employees affected had followed the online training on international sanctions and embargoes, and 94.1% of the 167,569 employees affected had followed the training relating to anti-money laundering and combating the financing of terrorism.

PRINCIPLES FOR RESPONSIBLE BANKING

At the 2019 Climate Week in New York, BNP Paribas signed the "Principles for Responsible Banking" (PRB) along with 130 banks from 46 countries.

The PRBs were established in 2018 by around 30 banks, including BNP Paribas, via a global partnership with the United Nations Environment Programme Financial Initiative (UNEP FI). These banks, which have since been joined by other financial institutions and stakeholders, then took part in a global public consultation, between November 2018 and the end of May 2019. Thanks to this coalition in the banking sector, which now includes more than one third of global banking assets, the SDGs and the Paris Agreement are for the first time at the top of the list in terms of strategies.

A COALITION FOR A MORE INCLUSIVE ECONOMY

In 2019, BNP Paribas joined with 34 companies, representing more than 1,000 billion euros in revenues, in the coalition "Business for Inclusive Growth" led by the OECD. Its aim is to transform the role of companies in the economy.

In 2019, Jean-Laurent Bonnafé, CEO of BNP Paribas, was appointed as chairman of the think tank Entreprises pour l'environnement (EpE), which works to integrate environmental concerns into the strategies of the 50 or so corporations in its ranks. He was behind a rally, signed by more than 90 CEOs and published in Le Monde on May 5 2020, calling for the environment to be "at the heart of the economic recovery" that will follow the COVID-19 health crisis.



To go further

BNP PARIBAS' CSR PAGES

www.csr.group.bnpparibas

www.group.bnpparibas/en/hottopics/global-goals

UN SDGs' PAGES

www.un.org/sustainabledevelopment/